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October 5, 2007

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RE: U.S. Patent Application Serial No.: 10/777,586**  
**Entitled: SYSTEMS AND METHODS FOR IMPLEMENTING AN**  
**INTEREST-BEARING INSTRUMENT**  
**Inventor: Roger Howard Williams III**  
**Attorney Docket No.: 07-1087**

Dear Sir:

In reference to the above-captioned application, enclosed herewith are the following:

1. Transmittal Form ( 1 page)
2. Request for Continued Examination (1 page);
3. Petition for Extension of Time (1 page);
4. Amendment (8 pages);
5. Credit Card Payment Form ( 1 page); and
6. Return postcard (1 page).

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment related to this submission to Deposit Account Number 50-0979.

Respectfully submitted,

Steven I. Wallach  
Registration No. 35,402

SIW/sac  
Enclosures

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PTO/SB/21 (07-06)

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|  |                      |                           |         |
|--|----------------------|---------------------------|---------|
| <b>TRANSMITTAL FORM</b><br><br><i>(to be used for all correspondence after initial filing)</i> | Application Number   | 10/777,586                |         |
|  | Filing Date          | February 12, 2004         |         |
|  | First Named Inventor | Roger Howard Williams     |         |
|  | Art Unit             | 3692                      |         |
|  | Examiner Name        | Subramanian, Narayanswamy |         |
| Total Number of Pages in This Submission   | 13                   | Attorney Docket Number    | 07-1087 |

| ENCLOSURES (Check all that apply)   |  |   |
|---|--|---|
| <input checked="" type="checkbox"/> Fee Transmittal Form<br><input checked="" type="checkbox"/> Fee Attached<br><input checked="" type="checkbox"/> Amendment/Reply<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavits/declaration(s)<br><input checked="" type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input type="checkbox"/> Information Disclosure Statement<br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><input type="checkbox"/> Reply to Missing Parts/Incomplete Application<br><input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney, Revocation<br><input type="checkbox"/> Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Request for Refund<br><input type="checkbox"/> CD, Number of CD(s) _____<br><input type="checkbox"/> Landscape Table on CD | <input type="checkbox"/> After Allowance Communication to TC<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):<br>Transmittal Letter; Request for Continued Examination; Credit Card Authorization Form; Return Postcard |
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| SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT |  |          |        |
|--|--|----------|--------|
| Firm Name                                  | Dilworth Paxson LLP                    |          |        |
| Signature                                  | <i>Steven I. Wallach / Steven Cobb</i> |          |        |
| Printed name                               | Steven I. Wallach                      |          |        |
| Date                                       | October 5, 2007                        | Reg. No. | 35,402 |

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| Signature   |                                   |      |                 |
| Typed or printed name   | Steven A. Cobb <i>Steven Cobb</i> | Date | October 5, 2007 |

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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